

We claim:
S.B.
B1
steps of:

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1. A method of processing banking transactions comprising the

(a) electronically capturing transaction data reflecting banking transactions conducted by a bank teller;

(b) storing the transaction data in a transaction file;

(c) reading the transaction data from the transaction file; and

(d) processing the transaction data to complete the banking transactions.

2. The method according to claim 1, wherein the bank teller is located at a bank branch location, the method further comprising the step of transmitting the transaction file to a different location.

3. The method according to claim 1, wherein there are plurality of bank branch locations, the method further comprising the step of:

conducting steps (a) and (b) at each of the bank branch locations, wherein there is a separate transaction file for each bank branch location.

4. The method according to claim 3, further comprising the step of consolidating the transaction data from the transaction files from each of the bank branch locations into a consolidated transaction file, wherein the reading of step (c) is performed on the consolidated transaction file.

5. The method according to claim 4, wherein the consolidation step occurs several times during a business day.

6. The method according to claim 5, further comprising the step of electronically transmitting the transaction files from each of the bank branch locations to a central location, wherein the step of consolidation occurs at the central location.

7. The method according to claim 6, wherein steps (c) and (d) occur at the central location.

8. The method according to claim 6 further comprising the step of electronically transmitting the consolidated file from the central location to a different location, wherein steps (c) and (d) occur at the different location.

9. The method according to claim 8 wherein the central location is a retail bank central location and wherein the different location is a back office processing location.

10. The method according to claim 4, wherein the consolidating step further comprises the step of consolidating less than all of the transaction data from each of the transaction files into the consolidated file.

11. The method according to claim 1 wherein the transaction data in the transaction file reflects less than all of the banking transactions conducted by the teller.

12. The method as set forth in claim 1, wherein the transaction data electronically captured by the teller is first transaction data, the method further comprising the steps of:

forwarding paper documents associated with the financial transactions conducted by the teller to a back office location;

generating second transaction data reflecting information contained on the paper documents; and

linking the first and second transaction data with respect to a common financial transaction.

13. The method as set forth in claim 12, further comprising the step of:

updating the second transaction data with at least a portion of the first transaction data.

14. The method as set forth in claim 13, wherein the portion of the first transaction data is a dollar amount associated with the financial transaction.

15. The method as set forth in claim 12, wherein the step of generating the second transaction data comprises the step of imaging the paper documents.

16. The method as set forth in claim 12, wherein the step of generating the second transaction data comprises the step of reading Magnetic Ink Character Recognition (MICR) data contained on the paper documents.

17. The method as set forth in claim 1, further comprising the step of inserting a type identifier into the transaction data, the type identifier indicating a type of transaction contained in the transaction data.

18. The method as set forth in claim 1, wherein there are paper documents associated with at least some of the financial transactions performed by the teller, the method further comprising the step of grouping the paper documents according to a type of the transaction corresponding to the paper document.

19. The method as set forth in claim 1, further comprising the step of maintaining, at a back office location, a back office aggregate dollar value of the financial transactions contained in the transaction data.

20. The method as set forth in claim 19, further comprising the steps of:

- generating a teller aggregate dollar value of financial transactions conducted by the teller;
- forwarding the teller aggregate dollar value to the back office location; and
- comparing the teller aggregate dollar value with the back office aggregate dollar value.

21. The method as set forth in claim 1, wherein the step of electronically capturing the transaction data further comprises the step of reading Magnetic Ink Character Recognition (MICR) data contained on paper documents.

22. The method as set forth in claim 1, wherein the step of electronically capturing the transaction data further comprises the step of entering the amount of a transaction into an electronic file.

23. The method as set forth in claim 1, wherein there are a plurality of tellers, the step of electronically capturing the transaction data further comprises the step of capturing the transaction data with respect to transactions conducted by the plurality of tellers.

24. The method as set forth in claim 1, wherein the processing of step (d) includes account reconciliation processing.

25. The method as set forth in claim 1, wherein the processing of step (d) includes posting of the financial transactions.

26. The method as set forth in claim 1, wherein the processing of step (d) includes proof of deposit processing.

27. The method for processing banking transactions comprising the steps of:

electronically capturing transaction data reflecting transactions processed by a teller;

storing the transaction data in an electronic transaction file;

transmitting the electronic transaction file to a back office processing location;

reading the transaction data from the electronic transaction file; and
performing financial processing using the transaction data.

28. The method as set forth in claim 27, wherein the transaction data electronically captured by the teller is first transaction data, the method further comprising the steps of:

forwarding paper documents associated with the transactions conducted by the teller to the back office;

generating second transaction data reflecting information contained on the paper documents; and

linking the first and second transaction data with respect to a common transaction.

29. The method as set forth in claim 28, further comprising the step of:

updating the second transaction data with at least a portion of the first transaction data.

30. The method as set forth in claim 29, wherein the portion of the first transaction data is a dollar amount associated with the transaction.

31. The method as set forth in claim 28, wherein the step of generating the second transaction data comprises the step of imaging the paper documents.

32. The method as set forth in claim 28, wherein the step of generating the second transaction data comprises the step of reading Magnetic Ink Character Recognition data contained on the paper documents.

33. The method as set forth in claim 27, further comprising the step of inserting a type identifier into the transaction data, the type identifier indicating a type of transaction contained in the transaction data.

34. The method as set forth in claim 27, wherein there are paper documents associated with at least some of the transactions performed by the teller, the method further comprising the step of grouping the paper documents according to a type of the transaction corresponding to the paper document.

35. The method as set forth in claim 27, further comprising the step of maintaining, at the back office, a back office aggregate dollar value of financial transactions contained in the transaction data.

36. The method as set forth in claim 35, further comprising the steps of:

generating a teller aggregate dollar value of financial transactions conducted by the teller;

forwarding the teller aggregate dollar value to the back office; and
comparing the teller aggregate dollar value with the back office aggregate dollar value.

37. The method as set forth in claim 27, wherein the step of electronically capturing the transaction data further comprises the step of reading the Magnetic Ink Character Recognition data contained on paper documents.

38. The method as set forth in claim 27, wherein the step of electronically capturing the transaction data further comprises the step of entering the amount of a transaction into an electronic file.

39. The method as set forth in claim 27, wherein there are a plurality of tellers, the step of electronically capturing the transaction data further comprises the step of capturing the transaction data with respect to transactions conducted by the plurality of tellers.

40. A system for processing banking transactions comprising:
a teller workstation, the teller workstation electronically capturing transaction data reflecting transactions processed by a teller;
a memory coupled to the teller workstation, the memory storing the transaction data in an electronic transaction file; and
a remote processing facility coupled to the memory, the remote processing facility reading the transaction data from the electronic transaction file, and performing financial processing using the transaction data.

41. The system according to claim 40, further comprising a plurality of teller workstations at least one bank branch location.

42. The system according to claim 41, wherein the plurality of teller workstations are located at a plurality of bank branch locations, the system further comprising:

a plurality of memories, at least one memory coupled to the teller workstations located at a bank branch location, the remote processing facility being coupled to each of the memories.

43. The system according to claim 42, wherein the remote processing facility is coupled to the memories through a telecommunications line.

44. The system according to claim 42, wherein the remote processing facility is coupled to the memories through a common memory.

45. The system as set forth in claim 40, wherein the transaction data electronically captured by the teller is first transaction data and wherein paper documents associated with the financial transactions conducted by the teller are forwarded to the remote processing facility, the system further comprising:

a back office workstation receiving the paper documents, generating second transaction data reflecting information contained on the paper documents, and linking the first and second transaction data with respect to a common financial transaction.

46. The system as set forth in claim 45, wherein the back office workstation includes a system for imaging the paper documents.

47. The system as set forth in claim 46, wherein the back office workstation includes a Magnetic Ink Character Recognition (MICR) reader.

48. The system as set forth in claim 40, wherein the teller workstation includes a Magnetic Ink Character Recognition (MICR) reader.